

Fill in this information to identify the case:

Debtor Name H. A. Stewart Trucking LLC

United States Bankruptcy Court for the: Western District of Pennsylvania

Case number: 23-22125 JAD

☐ Check if this is an amended filing

Official Form 425C

Monthly Operating Report for Small Business Under Chapter 11

12/17

Month: Jan 2024

Date report filed:

MM/DD/YYYY

Line of business: Trucking

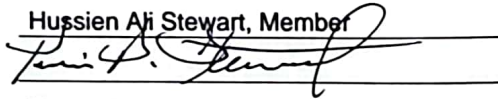
NAISC code:

In accordance with title 28, section 1746, of the United States Code, I declare under penalty of perjury that I have examined the following small business monthly operating report and the accompanying attachments and, to the best of my knowledge, these documents are true, correct, and complete.

Responsible party:

Hussien Ali Stewart, Member

Original signature of responsible party



Printed name of responsible party

Hussien Ali Stewart

1. Questionnaire

Answer all questions on behalf of the debtor for the period covered by this report, unless otherwise indicated.

If you answer **No** to any of the questions in lines 1-9, attach an explanation and label it **Exhibit A**.

Yes No N/A

1. Did the business operate during the entire reporting period? ☒ Yes ☐ No ☐ N/A
2. Do you plan to continue to operate the business next month? ☒ Yes ☐ No ☐ N/A
3. Have you paid all of your bills on time? ☒ Yes ☐ No ☐ N/A
4. Did you pay your employees on time? ☒ Yes ☐ No ☐ N/A
5. Have you deposited all the receipts for your business into debtor in possession (DIP) accounts? ☒ Yes ☐ No ☐ N/A
6. Have you timely filed your tax returns and paid all of your taxes? ☒ Yes ☐ No ☐ N/A
7. Have you timely filed all other required government filings? ☒ Yes ☐ No ☐ N/A
8. Are you current on your quarterly fee payments to the U.S. Trustee or Bankruptcy Administrator? ☒ Yes ☐ No ☐ N/A
9. Have you timely paid all of your insurance premiums? ☒ Yes ☐ No ☐ N/A

If you answer **Yes** to any of the questions in lines 10-18, attach an explanation and label it **Exhibit B**.

10. Do you have any bank accounts open other than the DIP accounts? ☐ Yes ☒ No ☐ N/A
11. Have you sold any assets other than inventory? ☐ Yes ☒ No ☐ N/A
12. Have you sold or transferred any assets or provided services to anyone related to the DIP in any way? ☐ Yes ☒ No ☐ N/A
13. Did any insurance company cancel your policy? ☐ Yes ☒ No ☐ N/A
14. Did you have any unusual or significant unanticipated expenses? ☐ Yes ☒ No ☐ N/A
15. Have you borrowed money from anyone or has anyone made any payments on your behalf? ☐ Yes ☒ No ☐ N/A
16. Has anyone made an investment in your business? ☐ Yes ☒ No ☐ N/A

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17. Have you paid any bills you owed before you filed bankruptcy?

☒ ☐ ☐

18. Have you allowed any checks to clear the bank that were issued before you filed bankruptcy?

☒ ☐ ☐

## 2. Summary of Cash Activity for All Accounts

### 19. Total opening balance of all accounts

\$ 9,295.16

This amount must equal what you reported as the cash on hand at the end of the month in the previous month. If this is your first report, report the total cash on hand as of the date of the filing of this case.

### 20. Total cash receipts

Attach a listing of all cash received for the month and label it *Exhibit C*. Include all cash received even if you have not deposited it at the bank, collections on receivables, credit card deposits, cash received from other parties, or loans, gifts, or payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit C*.

Report the total from *Exhibit C* here.

\$ 54,798.62

### 21. Total cash disbursements

Attach a listing of all payments you made in the month and label it *Exhibit D*. List the date paid, payee, purpose, and amount. Include all cash payments, debit card transactions, checks issued even if they have not cleared the bank, outstanding checks issued before the bankruptcy was filed that were allowed to clear this month, and payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit D*.

Report the total from *Exhibit D* here.

- \$ 58,226.70

### 22. Net cash flow

Subtract line 21 from line 20 and report the result here.

This amount may be different from what you may have calculated as *net profit*.

+ \$ 3,428.08

### 23. Cash on hand at the end of the month

Add line 22 + line 19. Report the result here.

Report this figure as the *cash on hand at the beginning of the month* on your next operating report.

This amount may not match your bank account balance because you may have outstanding checks that have not cleared the bank or deposits in transit.

= \$ 5,867.08

## 3. Unpaid Bills

Attach a list of all debts (including taxes) which you have incurred since the date you filed bankruptcy but have not paid. Label it *Exhibit E*. Include the date the debt was incurred, who is owed the money, the purpose of the debt, and when the debt is due. Report the total from *Exhibit E* here.

### 24. Total payables

(*Exhibit E*)

\$ 0.00

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#### 4. Money Owed to You

Attach a list of all amounts owed to you by your customers for work you have done or merchandise you have sold. Include amounts owed to you both before, and after you filed bankruptcy. Label it *Exhibit F*. Identify who owes you money, how much is owed, and when payment is due. Report the total from *Exhibit F* here.

25. Total receivables \$ 0.00  
(Exhibit F)

#### 5. Employees

26. What was the number of employees when the case was filed? 2  
27. What is the number of employees as of the date of this monthly report? 2

#### 6. Professional Fees

28. How much have you paid this month in professional fees related to this bankruptcy case? \$ 0.00  
29. How much have you paid in professional fees related to this bankruptcy case since the case was filed? \$ 0.00  
30. How much have you paid this month in other professional fees? \$ 0.00  
31. How much have you paid in total other professional fees since filing the case? \$ 0.00

#### 7. Projections

Compare your actual cash receipts and disbursements to what you projected in the previous month. Projected figures in the first month should match those provided at the initial debtor interview, if any.

	Column A Projected	Column B Actual	Column C Difference
	Copy lines 35-37 from the previous month's report.	Copy lines 20-22 of this report.	Subtract Column B from Column A.
32. Cash receipts	\$ _____	\$ _____	= \$ _____
33. Cash disbursements	\$ _____	\$ _____	= \$ _____
34. Net cash flow	\$ _____	\$ _____	= \$ _____
35. Total projected cash receipts for the next month:			\$ _____
36. Total projected cash disbursements for the next month:			= \$ _____
37. Total projected net cash flow for the next month:			= \$ _____

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## 8. Additional Information

If available, check the box to the left and attach copies of the following documents.

- ☒ 38. Bank statements for each open account (redact all but the last 4 digits of account numbers).
- ☐ 39. Bank reconciliation reports for each account.
- ☒ 40. Financial reports such as an income statement (profit & loss) and/or balance sheet.
- ☐ 41. Budget, projection, or forecast reports.
- ☐ 42. Project, job costing, or work-in-progress reports.

Print

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Reset

<b>H.A. Stewart Trucking LLC.</b>	
<b>Balance Sheet</b>	
<b>As of January 31, 2024</b>	
	<b>Total</b>
<b>ASSETS</b>	
<b>Current Assets</b>	
<b>Bank Accounts</b>	
Checking - 1st Commonwealth 6794	5,867.08
Citizens Bank (Business Checking)	0.00
insurance escrow	0.00
Loan to Shareholder	0.00
United Community	0.00
<b>Total Bank Accounts</b>	<b>\$ 5,867.08</b>
<b>Other Current Assets</b>	
Deposit on Purchase of Trailer	0.00
Deposit on Purchase of Vehicle	5,450.43
Payroll Advances to Employees	0.00
Uncategorized Asset	0.00
<b>Total Other Current Assets</b>	<b>\$ 5,450.43</b>
<b>Total Current Assets</b>	<b>\$ 11,317.51</b>
<b>Fixed Assets</b>	
Accumulated Depreciation	-216,981.33
Vehicles	459,998.70
<b>Total Fixed Assets</b>	<b>\$ 243,017.37</b>
<b>TOTAL ASSETS</b>	<b>\$ 254,334.88</b>
<b>LIABILITIES AND EQUITY</b>	
<b>Liabilities</b>	
<b>Current Liabilities</b>	
<b>Credit Cards</b>	
Capital One Credit Card	0.00
Citizens Business Credit Card	0.00
Citizens Credit Card 6898 - 3	8,593.77
Citizens Credit Card ending 9662	10,494.63
XXXX6049 - 2	5,162.25
<b>Total Credit Cards</b>	<b>\$ 24,250.65</b>
<b>Total Current Liabilities</b>	<b>\$ 24,250.65</b>
<b>Long-Term Liabilities</b>	
Channel Loan - Citizens Bank 2022	0.00
Channel Partners Citizens Bank Loan 2023	86,626.46
Loan From Shareholder	60,886.98
Mazo Capital Solutions	52,088.11
Navitas Loan # 2	44,603.76
Notes Payable - Alphonso Stewart	0.00
Notes Payable 1st Commonwealth	25,936.43
Notes Payable Navitas	0.00
Notes Payable North Mills	117,315.63
Notes Payable SBA	141,959.00
Quality Equipment Finance	108,408.24
Quickbooks Intuit Loan	42,502.04
Vehicle Loan	0.00



Vehicle Loan MHC	0.00
Total Long-Term Liabilities	\$ 680,326.65
Total Liabilities	\$ 704,577.30
Equity	
Opening Balance Equity	-69.41
Owner's Pay & Personal Expenses	21,900.00
Retained Earnings	-469,375.93
Net Income	-2,697.08
Total Equity	-\$ 450,242.42
TOTAL LIABILITIES AND EQUITY	\$ 254,334.88
Saturday, Feb 03, 2024 02:51:33 AM GMT-8 - Cash Basis	

<b>H.A. Stewart Trucking LLC.</b>	
<b>Profit and Loss</b>	
<b>January 2024</b>	
	<b>Total</b>
<b>Income</b>	
Sales	60,062.07
<b>Total Income</b>	<b>\$ 60,062.07</b>
<b>Gross Profit</b>	<b>\$ 60,062.07</b>
<b>Expenses</b>	
Accounting	470.40
Bank Charges & Fees	90.00
Commissions and Fees	2,139.43
Dues & subscriptions	161.88
Fuel	14,605.81
IFTA Taxes	65.45
Insurance	13,682.56
Insurance Escrow Greenleaf	250.00
Job Supplies	427.34
Lawyer Steidl and Steinberg	1,000.00
Payroll Expenses	11,165.97
Payroll Expenses EIB	772.86
Payroll Expenses HRS + 401 K Ded	3,255.01
Payroll Taxes	3,439.74
Repairs & Maintenance	1,800.00
Subcontractors	5,430.95
Tags	44.29
Trailer Rental	3,333.56
Training	210.00
Utilities	413.90
<b>Total Expenses</b>	<b>\$ 62,759.15</b>
<b>Net Operating Income</b>	<b>-\$ 2,697.08</b>
<b>Net Income</b>	<b>-\$ 2,697.08</b>
Saturday, Feb 03, 2024 02:52:57 AM GMT-8 - Cash Basis	



First Commonwealth Bank  
PO Box 400  
Indiana, PA 15701-0400  
Address Service Requested

Page 1  
Statement Date:  
01/31/2024  
234 Y XXXXXXXXXXXXX6794  
HAK5349

#### #BWNMCMC

00002104 MFCBI153860201240736 01 000000000  
H A Stewart Trucking LLC  
Debtor in Possession #23-22125  
235 West Chestnut St APT811  
Washington PA 15301

#### Customer Service Information

Personal Service: 1-800-711-BANK (2265)

Monday - Friday 7:00 a.m. - 7:00 p.m.

Saturday - Sunday 8:00 a.m. - 2:00 p.m.

Automated Service: 24 hours, 7 days

#### Main Office:

First Commonwealth, PO Box 400,  
Indiana, PA 15701-0400

Download our app or visit us at  
[www.fcbanking.com](http://www.fcbanking.com) for Online  
Banking and Bill Payment.

Visit Us On Facebook: First Commonwealth Bank

Enrolling in eStatements is easy. Just click the eNotices tab within your Online Banking to start receiving email notifications when your statements are ready to be viewed.

#### Summary of Bank Accounts

Account #	Account Type	Ending Balance
XXXXXXXXXXXX6794	Business Solutions Checking	5,867.08

#### CHECKING ACCOUNTS

Account Holder: H A Stewart Trucking LLC  
Debtor in Possession #23-22125

#### Business Solutions Checking

Account Number	Statement Dates	1/01/24 thru	1/31/24
XXXXXXXXXXXX6794	Days in the statement period	31	
Beginning Balance	Average Daily Balance	9,928.12	
14 Deposits/Credits	Average Collected	9,928.12	
62 Checks/Debits			
Total Service Charges			
Interest Paid			
Ending Balance			

Date	Description	Service Charge Detail	Amount
1/31	Service Charge		25.00

Date	Description	Activity in	Date Order	Debit	Credit	Balance
1/02	DBT CRD 0532 01/02/24 2578			133.65-		9,161.51
	VZWLSS*APOCC VISB					





First Commonwealth Bank  
PO Box 400  
Indiana, PA 15701-0400  
Address Service Requested

### RECONCILEMENT WORKSHEET

Before you begin to balance your account with this statement, **make sure all items shown on the statement have been entered in your records, including any interest earned or service fees assessed.** Then follow the instructions below to reconcile your account.

<b>1. Ending</b> balance from statement:	\$
<b>List</b> deposits/credits not shown on statement:	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
<b>2. SUBTOTAL</b> deposits not on statement:	\$
<b>List</b> outstanding checks/debits not shown on statement:	\$
Check number/Debit:	\$
Check number/Debit:	\$
Check number/Debit:	\$
Check number/Debit:	\$
Check number/Debit:	\$
Check number/Debit:	\$
Check number/Debit:	\$
Check number/Debit:	\$
Check number/Debit:	\$
Check number/Debit:	\$
<b>3. SUBTOTAL</b> debits not on statement:	\$
<b>4. TOTAL</b> outstanding transactions 2 - 3:	\$
<b>5. UPDATED BALANCE</b> 1+4:	\$

<b>1. Balance</b> shown in your checkbook:	\$
<b>List</b> deposits/credits not entered in your checkbook:	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
Account interest	\$
<b>2. SUBTOTAL</b> deposits not on statement:	\$
<b>List</b> service charges and other account charges not in checkbook:	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
<b>3. SUBTOTAL</b> debits not on statement:	\$
<b>4. TOTAL</b> outstanding transactions 2 - 3:	\$
<b>5. UPDATED BALANCE</b> 1+4:	\$

### ELECTRONIC FUNDS TRANSFER

In case of errors or questions about your electronic transfers, call us at 800.711.2265, or write us as soon as you can at EFT Processing, P.O. Box 400, Indiana, Pa., 15701-0400. If you think your statement or receipt is incorrect or you need more information about a transfer on the statement or receipt, we must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- (1) Provide us with your name and account number (if any.)
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- (3) Provide us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will adjust your account for the amount you think is in error, so that you will have use of the money during the time it takes for us to complete our investigation.



Member FDIC



## Business Solutions Checking XXXXXXXXXXXXX6794 (Continued)

Date	Description	Activity in Date	Order	Debit	Credit	Balance
1/02	899 HEATHROW PARK LN 800-922-0204FL C# 9194 PAYCHEX TPS TAXES 05282600005098X			689.85-		8,471.66
1/03	H A STEWART TRUCKING PAYCHEX EIB INVOICE X05310100008097			102.99-		8,368.67
1/03	H A STEWART TRUCKING PAYCHEX-HRS 401(K) 0000043388065			609.10-		7,759.57
1/03	H A STEWART TRUCKING UNITED FIN CAS INS PRE			3,000.00-		4,759.57
1/03	H A STEWART TRUCKING L Check 1029			2,187.83-		2,571.74
1/04	GREEN BROKERAGE ACH				4,602.99	7,174.73
1/04	H A STEWART TRUCKING GREEN BROKERAGE ACH				10,742.59	17,917.32
1/04	H A STEWART TRUCKING SBA EIDL LOAN PAYMENT 0000			731.00-		17,186.32
1/05	H A STEWART H A Stewart Truc Empl oye			2,053.01-		15,133.31
1/05	Wex Inc EFSLLC 3770002015312			3,551.58-		11,581.73
1/05	H. A. STEWART TRUCKING Check 1028			1,000.00-		10,581.73
1/08	POS DEB 1646 01/07/24 0429 GOOGLE *GOOGLE STORAGE			2.13-		10,579.60



Business Solutions Checking XXXXXXXXXXXXX6794 (Continued)

Date	Description	Activity in	Date Order	Debit	Credit	Balance
	MOUNTAIN VIEWCA Card# 9194					
1/08	POS DEB 1824 01/06/24 1821 SAMS CLUB SAM S Club WASHI NGTONPA Card# 9194			200.34-		10,379.26
1/08	ATM W/D 010 01/06/24 0000			506.99-		9,872.27
	WASHI NGTONPA C# 9194					
1/08	Check 1026			125.00-		9,747.27
1/08	Check 1027			250.00-		9,497.27
1/08	W/D SVC 010 01/06/24 0000			3.00-		9,494.27
	WASHI NGTONPA C# 9194					
1/08	Account Analysis Fee			30.00-		9,464.27
1/09	COMMWLTHOFPAPATH PAI FTAM PATH7429986			65.45-		9,398.82
	H. A STEWART TRUCKING L					
1/09	PAYCHEX TPS TAXES 05470000005532X			689.85-		8,708.97
	H A STEWART TRUCKING					
1/09	UNITED FIN CAS INS PRE			3,102.38-		5,606.59
	H A STEWART TRUCKING L					
1/10	PAYCHEX EIB INVOICE X05506300016222			350.49-		5,256.10
	H A STEWART TRUCKING					
1/10	PAYCHEX-HRS 401(K) 0000043448472			609.10-		4,647.00
	H A STEWART TRUCKING					
1/10	Check 1030			1,400.87-		3,246.13



## Business Solutions Checking XXXXXXXXXXXXX6794 (Continued)

Date	Description	Activity in	Date Order	Debit	Credit	Balance
1/11	GREEN BROKERAGE ACH				91.41	3,337.54
	H A STEWART TRUCKING					
1/11	GREEN BROKERAGE ACH				3,731.54	7,069.08
	H A STEWART TRUCKING					
1/11	GREEN BROKERAGE ACH				7,178.07	14,247.15
	H A STEWART TRUCKING					
1/11	POS DEB 1349 01/11/24 4460			105.98-		14,141.17
	NWS STAPLES 0929 000759					
	301 OAK SPRING RD					
	WASHINGTONPA C# 9194					
1/12	PAYCHEX-HRS HRS PMT			209.51-		13,931.66
	44635429					
	H A STEWART TRUCKING					
1/12	H A Stewart Truc Employe			2,158.13-		11,773.53
	H A Stewart Truc					
1/12	Wex Inc EFSLLC			2,750.67-		9,022.86
	3770002015312					
	H. A. STEWART TRUCKING					
1/12	Electronic transfer			353.56-		8,669.30
1/16	POS CRE 0523 01/15/24 76038918				105.98	8,775.28
	NWS STAPLES 0929 002768					
	301 OAK SPRING RD					
	WASHINGTONPA C# 9194					
1/16	DBT CRD 1515 01/15/24 4715			53.00-		8,722.28
	BP#1683614BP EI					
	EIGHTY FOURPA					
	Card# 9194					
1/16	DBT CRD 0554 01/16/24 3241			67.31-		8,654.97
	STAPLES 00109298					
	301 OAK SPRING RD					
	WASHINGTONPA C# 9194					
1/16	POS DEB 0524 01/15/24 7203			144.15-		8,510.82
	NWS STAPLES 0929 001193					



## Business Solutions Checking XXXXXXXXXXXX6794 (Continued)

Date	Description	Activity in Date Order	Debit	Credit	Balance
1/16	DBT CRD 1757 01/12/24 2511	301 OAK SPRING RD WASHINGTONPA C# 9194	526.79-		7,984.03
1/16	CREDIT FIRST NA C 342065432	STATE FARM INSURANCE 1 STATE FARM PLAZA BLOOMINGTONIL C# 9194	100.00-		7,884.03
1/16	PAYCHEX TPS 05652000003758X	STEWART TAXES	689.85-		7,194.18
1/17	Vorto, LLC P24011603381348	H A STEWART TRUCKING EDI PYMNTS		4,678.64	11,872.82
1/17	PAYCHEX EIB X05676000010637	H. A. Stewart Trucking INVOICE	106.46-		11,766.36
1/17	PAYCHEX-HRS 0000043513483	H A STEWART TRUCKING 401(K)	609.10-		11,157.26
1/18	Vorto, LLC P24011703261165	H A STEWART TRUCKING EDI PYMNTS		353.49	11,510.75
1/19	GREEN BROKERAGE ACH	H. A. Stewart Trucking		1,226.60	12,737.35
1/19	GREEN BROKERAGE ACH	H A STEWART TRUCKING		2,878.25	15,615.60
1/19	GREEN BROKERAGE ACH	H A STEWART TRUCKING		4,503.29	20,118.89



## Business Solutions Checking XXXXXXXXXXXX6794 (Continued)

Date	Description	Activity in Date	Order	Debit	Credit	Balance
1/19	Wex Inc	H A STEWART TRUCKING		3,075.41-		17,043.48
	3770002015312	EFSLLC				
1/19	H A Stewart Truc	H. A. STEWART TRUCKING		3,472.30-		13,571.18
	1031	Employe				
1/19	Check	H A Stewart Truc		1,143.43-		12,427.75
1/22	DBT CRD 0313 01/22/24 0474			159.75-		12,268.00
	SAMSARA					
	1 De Haro St					
1/22	CREDIT FIRST NA	SAN FRANCISCO CA C# 9194		100.00-		12,168.00
	C 343561764	CFNA PY				
1/22	Pie Insurance Se	STEWART		522.00-		11,646.00
	ST-C6C3N1K0Z5H5	Pie Ins				
1/22	Check	HUSSIEN STEWART		1,500.00-		10,146.00
1/23	PAYCHEX TPS	1013		689.86-		9,456.14
	05822000002231X	TAXES				
1/23	UNITED FIN CAS	H A STEWART TRUCKING		3,000.00-		6,456.14
	INS PRE					
1/24	PAYCHEX EIB	H A STEWART TRUCKING L		106.46-		6,349.68
	X05822800011798	INVOICE				
1/24	PAYCHEX-HRS	H A STEWART TRUCKING		609.10-		5,740.58
	0000043572359	401(K)				
1/25	GREEN BROKERAGE	H A STEWART TRUCKING			3,983.16	9,723.74
	ACH					





## Business Solutions Checking XXXXXXXXXXXX6794 (Continued)

Date	Description	Activity in Date	Order	Debit	Credit	Balance
1/25	GREEN BROKERAGE ACH				4,632.02	14,355.76
1/25	GREEN BROKERAGE ACH				6,090.59	20,446.35
1/25	POS DEB 1321 01/25/24 2305			15.54-		20,430.81
	NST THE HOME DEPOT 001395					
	301 OAK SPRING RD					
	WASHINGTONPA C# 9194					
1/25	Check 1032			698.82-		19,731.99
1/26	H A Stewart Truc Employe			3,482.53-		16,249.46
1/26	Wex Inc EFSLLC			4,668.16-		11,581.30
	3770002015312					
1/29	DBT CRD 0117 01/28/24 9200			44.29-		11,537.01
	ALTVATER AUTO SALES					
	5299 STEUBENVILLE PIKE					
	PITTSBURGHPA C# 9194					
1/29	DDA B/P 0846 01/27/24 0887			95.40-		11,441.61
	INTUIT 18004INTUIT					
	MOUNTAIN VIEWCA					
	Card# 9194					
1/29	DBT CRD 0150 01/27/24 6651			280.25-		11,161.36
	COMCAST THREE RIVERS, PA					
	15 SUMMIT PARK DR					
	800-COMCASTPA C# 9194					
1/30	CREDIT FIRST NA CFNA PY			100.00-		11,061.36
	C 344924625					
	STEWART					
1/30	PAYCHEX TPS TAXES			680.33-		10,381.03
	05982700010389X					



Business Solutions Checking XXXXXXXXXXXX6794 (Continued)

Date	Description	Activity in Date	Order Debit	Credit	Balance
1/30	H A STEWART TRUCKING Stop Payment Fee		32.00-		10,349.03
1/31	POS DEB 1939 01/30/24 0727 PAYPAL *PANDERTRAIN SAN JOSECA Card# 9194		210.00-		10,139.03
1/31	DBT CRD 1749 01/30/24 8115 STATE FARM INSURANCE 1 STATE FARM PLAZA BLOOMINGTON IL C# 9194		531.39-		9,607.64
1/31	PAYCHEX EIB INVOICE X06001200022673		106.46-		9,501.18
1/31	H A STEWART TRUCKING PAYCHEX-HRS 401(K) 0000043630956		609.10-		8,892.08
1/31	H A STEWART TRUCKING UNITED FIN CAS INS PRE		3,000.00-		5,892.08
1/31	H A STEWART TRUCKING L Service Charge		25.00-	SC	5,867.08

## --- CHECKS PAID SUMMARY ---

Date	Check No	Amount	Date	Check No	Amount
1/22	1013	1,500.00	1/03	1029	2,187.83
1/08	1026*	125.00	1/10	1030	1,400.87
1/08	1027	250.00	1/19	1031	1,143.43
1/05	1028	1,000.00	1/25	1032	698.82

\* Denotes check paid out of sequence

## Avoid Fraud



## Fraud Prevention Tips

- Regularly update your passwords for any online accounts.
- Do not write your credit card or driver's license number on your checks.
- Never provide personal information to anyone over the phone unless you initiate the call and you know the company is reputable.

Explore our fraud resource center by scanning the QR code or visit [fcbanking.com/resources/fraud-prevention-resources](https://fcbanking.com/resources/fraud-prevention-resources).



## Building Your Financial Confidence



## Credit Score Manager

You can access your credit score and report within your First Commonwealth Bank online and mobile banking account. With Credit Score Manager you can stay on top of your credit with alerts if your score changes, see how your credit score might change when you take certain actions like getting a loan or opening a new credit card and more. **Log in to online banking or your mobile app today to get started.**

The credit score on this screen is an illustration only.



Account: Checking 6794  
Date: 1/23/2024

FOR DEPOSIT ONLY  
Wabellco FCU  
TELLER ID: JDP | BATCH ID: 54889  
DATE: 1/19/2024  
TIME: 15:24:13

<b>H A STEWART TRUCKING LLC</b>		60-682/433	1013
PH. 412-512-8811			
235 WEST CHESTNUT ST APT811		DATE <u>1-15-2024</u>	
WASHINGTON, PA 15301			
PAY TO THE ORDER OF <u>Smitty's</u>		\$ <u>1500</u> —	
<u>ONE thousand five hundred</u>		<u>00/100</u>	
		DOLLARS	
<b>FIRST Commonwealth Bank.</b>			
MEMBER FDIC 1-800-711-BANK (2285) fcbanking.com			
MEMO <u>REPAIR 28540</u>			



Account: Checking 6794  
Date: 1/23/2024

**H A STEWART TRUCKING LLC** 60-682/433 1026  
PH. 412-512-8811  
235 WEST CHESTNUT ST APT811  
WASHINGTON, PA 15301  
DATE 1/1/2024  
PAY TO THE ORDER OF BENJIE K. HADBURY FINANCIAL 125.00  
ONE HUNDRED TWENTY FIVE 00/100 DOLLARS  
FIRST Commonwealth Bank.  
MEMBER FDIC 1-800-711-BANK (2265)  
fcbanking.com  
MEMO \_\_\_\_\_  
Signature: [Signature]

ENDORSE HERE  
For Mobile Deposit Only  
First Commonwealth Bank  
Indiana, PA 15701  
☐ CHECK HERE IF NOT DEPOSIT ONLY  
0233068262

DO NOT WRITE STAMP OR SIGN BELOW THIS LINE  
FOR DEPOSIT ONLY

Security Features  
The security features listed below are all in place. All of the listed features are in place and are in good condition.



Account: Checking 6794  
Date: 1/23/2024

**H A STEWART TRUCKING LLC** 60-682/433 1027  
PH. 412-512-8811  
235 WEST CHESTNUT ST APT811  
WASHINGTON, PA 15301  
DATE 1/1/2024

PAY TO THE ORDER OF BESSIE K. HADBURY FINANCIAL \$ 250  
TWO HUNDRED FIFTY 00/100 DOLLARS

**FIRST Commonwealth Bank**  
MEMBER FDIC 1-800-711-BANK (2265)  
fcbanking.com

MEMO Last month Payment [Signature]

Security Features  
The security features of this check are as follows:  
1. The check is made on high quality paper.  
2. The check is printed with a security pattern.  
3. The check is printed with a security color.  
4. The check is printed with a security texture.  
5. The check is printed with a security smell.  
6. The check is printed with a security taste.  
7. The check is printed with a security sound.  
8. The check is printed with a security sight.  
9. The check is printed with a security touch.  
10. The check is printed with a security smell.

[Signature]  
First Commonwealth Bank  
Indiana, PA 15701  
CHECK NUMBER 60433068268  
DO NOT WRITE IN THESE SPACES  
OR SIGNATURE LINE





Account: Checking 6794  
Date: 1/23/2024

H A STEWART TRUCKING LLC 60-682/433 1028  
PH. 412-512-8811  
235 WEST CHESTNUT ST APT811  
WASHINGTON, PA 15301  
DATE 1/1/2024  
PAY TO THE ORDER OF The Nottingham Group, LLC \$1,000  
ONE thousand 00/100 DOLLARS  
First Commonwealth Bank  
MEMBER FDIC 1-800-711-BANK (2285)  
fcbanking.com  
MEMO trustee pay packet  
[Signature]

ENDORSE HERE

PAY TO THE ORDER OF  
BANK OF AMERICA  
PITTSBURGH, PA 15241-1440  
FOR DEPOSIT ONLY  
ESCROW ACCOUNT FOR  
NOTTINGHAM GROUP LP  
383026625306  
DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE  
RESERVED FOR FINANCIAL INSTITUTION USE \*

Security Features:  
The security features listed below are available on these  
not listed escrow industry products.

- Microprint: The words "Bank of America" are printed in tiny, repeating characters throughout the document.
- Watermark: A large, faint watermark of the Bank of America logo is visible on the front of the document.
- Security Thread: A thin, wavy thread is woven into the paper, visible when held up to the light.
- Color Shifting Ink: The numbers "100" on the front of the document change color when viewed from different angles.
- Full-Color Portrait: A full-color portrait of George Washington is printed on the front of the document.
- Security Features: The words "Security Features" are printed in a large, bold font on the front of the document.
- Microprint: The words "Bank of America" are printed in tiny, repeating characters throughout the document.
- Watermark: A large, faint watermark of the Bank of America logo is visible on the front of the document.
- Security Thread: A thin, wavy thread is woven into the paper, visible when held up to the light.
- Color Shifting Ink: The numbers "100" on the front of the document change color when viewed from different angles.
- Full-Color Portrait: A full-color portrait of George Washington is printed on the front of the document.
- Security Features: The words "Security Features" are printed in a large, bold font on the front of the document.





Account: Checking 6794  
Date: 1/23/2024

>043306826< 20240103  
First Commonwealth Bank  
Drawer#/Trans#: 23404/0016  
HIN: 876823420000031

< 043306826 > 23404 16 01/03/24

CHECK IT FIRST! MOBILE CHECKING DEPOSIT ONLY

ENDORSE HERE  
*Herman Kearney*

H A STEWART TRUCKING LLC  
PH. 412-512-8811  
235 WEST CHESTNUT ST APT811  
WASHINGTON, PA 15301

60-682/433 1029

DATE 1/1/2024

PAY TO THE ORDER OF HERMAN KEARNEY \$ 2,187.83  
TWO THOUSAND ONE HUNDRED EIGHTY SEVEN 83/100 DOLLARS

First Commonwealth Bank.  
MEMBER FDIC (1-800-711-BANK (2265))  
fcbanking.com

MEMO PAYROLL

*J. S. Stewart*

Details on back Security features



Account: Checking 6794  
Date: 1/23/2024

043306826 < 20240110  
First Commonwealth Bank  
Drawer#/Trans#: 23404/0008  
HIN: 877523420000015

< 043306826 > 23404 8 01/10/24

HERMAN KEARNEY

H A STEWART TRUCKING LLC

60-682/433

1030

PH. 412-512-8811  
235 WEST CHESTNUT ST APT811  
WASHINGTON, PA 15301

DATE

1-10-2024



PAY TO THE  
ORDER OF

HERMAN KEARNEY

ONE THOUSAND FOUR HUNDRED

\$1,400.87

8/100

DOLLARS



First  
Commonwealth Bank.  
MEMBER FDIC 1-800-711-BANK (2265)  
fcbanking.com

MEMO

Payroll

S. A. Stewart

Details on back  
Security features

>043306826< 20240119  
First Commonwealth Bank  
Drawer#/Trans#: 23402/0009  
HIN: 878423400000053

< 043306826 > 23402 9 01/19/24

DEPT OF REVENUE  
Dorothy Pearson  
DIRECTOR GENERAL OF REVENUE DEPT - ONLY

DATE 1-17-2024

PAY TO THE ORDER OF Herman Kearnoff

ONE thousand one hundred and forty three <sup>43</sup>/<sub>100</sub> DOLLARS

**FIRST** Commonwealth Bank.  
MEMBER FDIC 1-800-711-BANK (2265)  
fcbanking.com



Payroll

L. S. Starobin

MEMO

Security features Details on back

Account: Checking 6794  
Date: 2/1/2024

<b>H A STEWART TRUCKING LLC</b>		60-682/433	1032
PH. 412-512-8811		DATE <u>1/24/2024</u>	
235 WEST CHESTNUT ST APT811			
WASHINGTON, PA 15301			
PAY TO THE ORDER OF <u>HERMAN KEARNEY</u>		\$ <u>2698.82</u>	
<u>Six thousand Nine hundred Eighty</u>		<u>82/100</u> DOLLARS	
 <b>FIRST Commonwealth Bank.</b> MEMBER FDIC 1-800-711-BANK (2265) fcbanking.com			
MEMO <u>Payroll</u>		MP	